

ufirstgold Account Insurance Product Information Documents



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Important Information – Please review the Insurance Product Information Documents in this booklet to ensure our policies fully meet your needs and the cover is right for you.

Please read this document carefully. This document does not form part of a contract between us.

For full details of cover, including terms and conditions, please refer to the ufirstgold User Guide document.

Total Price to be Paid

There is no separate charge for these insurance policies. The monthly account fee for the ufirstgold account is inclusive of Insurance Premium Tax, where applicable, at the current rate.

The monthly account fee will not be adjusted if you do not use the insurance products.

Tax

Benefits under the account are free of all personal taxes under current law, but this may change in the future. Other taxes may exist that are not paid via the underwriting Insurer and/or Ulster Bank Limited or imposed by them or us.

Communications

This document and all future communications with you will be in English.

Complaints

If you need to make a complaint, please refer to the ufirstgold User Guide document on how you can do this.

Travel Insurance

Insurance Product Information Document

Company: U K Insurance Limited

Product: Ulster Bank ufirstgold Travel Insurance

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the ufirstgold User Guide. If you purchase optional upgrades or extensions to your cover from the insurer, details will be included in the documentation sent to you.

What is this type of insurance?

ufirstgold Travel Insurance is designed to offer you and your immediate family worldwide and UK multi-trip cover. It meets the demands and needs of those who want to make sure they have cover in place for unexpected events while on trips made anywhere in the world, including the UK.

This policy includes cover for emergency medical and travel expenses, cancellation or cutting short your journey, delayed or missed departures, lost, stolen or damaged belongings and personal liability cover in case you injure someone.



What is insured?

All limits are per insured person unless otherwise stated
Please note limitations and exclusions apply, please see the policy terms and conditions for further information.

- ✓ Emergency medical expenses abroad including cover to bring you home up to £10,000,000
- ✓ Cancellation or cutting short your trip up to £2,500
- ✓ Delayed departure – Each full eight-hour period of delay £10 (Max £400)
- ✓ Baggage cover up to £1,500 (£100 limit per single item £150 total valuables limit)
- ✓ Money cover up to £200
- ✓ Legal expenses up to £50,000
- ✓ Personal accident up to £20,000
- ✓ Personal liability up to £1,000,000
- ✓ Winter sports cover

Optional upgrades and extensions available to be purchased from the insurer

- Medical conditions – cover is available for some pre-existing medical conditions, you will need to contact the insurer to find out if your condition(s) can be covered
- Trip extension – extend your cover beyond 31 days for longer trips
- Cancellation extension – extend the amount of cover for cancellation for trips costing more than £2,500 per insured person
- Guest cover



What is not insured?

- ✗ Any claim resulting from a pre-existing medical condition, unless you had already told us about the condition and we had agreed to cover it in writing
- ✗ Any claim for cancelling or cutting short the trip because of a medical condition or any illness related to a medical condition which you knew about or should have known about before the start of this insurance. This applies to you, a relative, close business associate or person you are travelling with and any person you were depending on for the trip
- ✗ Any expenses that you can recover from elsewhere
- ✗ Any claim resulting from you not wanting to travel
- ✗ Any claim resulting from the failure of your travel provider
- ✗ Any claim resulting from you being under the influence of or in connection with the use of alcohol or drugs
- ✗ Any claim for belongings where you have not taken steps to prevent loss
- ✗ Any trips to a country or areas where the Foreign & Commonwealth Office has advised against 'all travel'
- ✗ Any claim arising or resulting from injuring yourself deliberately or putting yourself in danger
- ✗ Any claim where you don't report the loss and provide reasonable evidence you have done so

Continued overleaf



Are there any restrictions on cover?

- ! You must live in the UK, Republic of Ireland or Channel Islands and have not spent more than six months abroad during the last year
- ! Trips are limited to 31 days (unless you purchase a trip extension)
- ! All unmarried children (including adoptive and foster) of the Account holder who at the time of booking the trip are aged under 18 years and living at home (or up to 23 years if in full-time education as long as their permanent address is the same as yours)
- ! Trips within the UK, ROI or Channel Islands must be for a minimum of 2 nights staying at a commercially run premises at least 25 miles away from where you live
- ! An excess may be payable and amounts may differ depending on the type of claim you make
- ! Trips must start and end in your country of residence
- ! We will not pay a claim where you no longer have a valid bank account under which you are entitled to receive the benefit of this policy
- ! Trips started before opening your account are not covered by this policy
- ! Winter sports cover is restricted to 17 days per year



Where am I covered?

- ✓ You are covered for worldwide travel, including the UK, Republic of Ireland or Channel Islands



What are my obligations?

- Check any documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



When and how do I pay?

The cost of this insurance is included in the monthly fee for your ufirstgold Account.

Additional payments for any optional upgrades or extensions you purchase from the insurer can be made by credit or debit card or by account transfer.



When does the cover start and end?

Cover will begin as soon as your ufirstgold is opened and will continue until the account is closed or you cease to be a UK resident – or until Ulster Bank removes the cover as a benefit in accordance with your account terms.



How do I cancel the contract?

To cancel this insurance you'll need to close or downgrade your ufirstgold Account.

Any optional upgrades or extensions that you have purchased can be cancelled by contacting the insurer via Membership Services within the 14 day cooling off period. A refund will only be given if a claim has not been made and you are within the cooling off period.

Mobile Phone Insurance

Insurance Product Information Document

Company: American International Group UK Limited

Product: ufirstgold Mobile Phone Insurance

Administered by: Brightstar Insurance Services, B.V. Registered in the Netherlands: Company number 8522597496. Registered office in the UK: 11 Old Jewry, London, EC2R 8DU. Authorised and regulated by the Financial Conduct Authority (FRN 610709)

Underwritten by: American International Group UK Limited. Registered in the UK (number 10737370). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 781109).

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the ufirstgold User Guide Document.

What is this type of insurance?

ufirstgold Mobile Phone Insurance is designed to offer protection in the event of unexpected incidents. It meets the needs of those who want to insure their mobile phone in the event of loss, theft, accidental damage and breakdown after the manufacturer's warranty has expired.

We settle claims by replacing your phone. Our replacement phones are refurbished in 'as new' condition using genuine manufacturer parts and include a 12-month warranty.



What is insured?

The phone used on a daily basis by you or a joint account holder for:

- ✓ Loss
- ✓ Theft
- ✓ Damage
- ✓ Breakdown (after the manufacturer's warranty has expired)
- ✓ Standard accessories (such as case, charger, screen protector and/or memory card) that are lost, stolen or damaged at the same time as your phone, up to £250



What is not insured?

- ✗ Phones that are owned by your employer
- ✗ Phones with a screen size of 7 inches or greater (measured diagonally)
- ✗ Theft or loss if you have deliberately put the phone at risk
- ✗ Theft from an unattended vehicle – unless the vehicle was locked and the phone was concealed from view in an enclosed storage compartment, such as boot, luggage space or glove box
- ✗ Cosmetic enhancements to your phone, such as plating or embellishment with precious metals, stones or crystals
- ✗ Cosmetic damage to the surface of the phone – such as scratches and dents, that don't affect how the phone works
- ✗ Information stored on the phone such as photos, data, apps and music and/or the restoration of such data
- ✗ Any costs you have to pay due to unauthorised use of your phone, including any loss due to use of mobile payment or banking apps



Are there any restrictions on cover?

- ! Only the phone you use on a daily basis is covered. This includes the phone used on a daily basis by a joint account holder
- ! You won't be covered for phones used on a daily basis by family or friends – even if you pay the bill
- ! A £100 excess applies when your phone is replaced
- ! You can't make more than two approved claims in any 12-month period – or if it is a joint account then each account holder can make two approved claims with a maximum of four per account
- ! You must be a UK resident



Where am I covered?

- ✓ This policy will cover you anywhere in the world – but if you're abroad when you claim, we can only replace your phone when you're back in the UK



What are my obligations?

- You must do what you can to prevent your phone from being stolen
- We may ask you to provide documents, receipts or other information to verify your claim
- All instances of loss or theft must be reported to the network provider as soon as is reasonably practicable after the event
- If your phone has been stolen, you must report it to the police and request a crime reference number
- We won't pay any claim where you do not provide the IMEI number or the IMEI number you provide is currently recorded as lost or stolen
- If we replace your phone if it has been accidentally damaged or breaks down, it must be returned to Brightstar by handing it over when the replacement phone is delivered to you



When and how do I pay?

The cost of this insurance is included in the monthly fee for your ufirstgold Account.



When does the cover start and end?

Cover will begin as soon as your ufirstgold Account is opened and will continue until the account is closed or you cease to be a UK resident – or until Ulster Bank removes the cover as a benefit in accordance with your account terms.



How do I cancel the contract?

To cancel this insurance you'll need to close or downgrade your ufirstgold Account.

To find out more:

 Call into your local branch

 ufirstaccount.co.uk

 0800 046 6486

Braille, large print and audio

This brochure is also available in Braille, large print, audio or on disk.

Please contact your local branch for details or Textphone 0800 015 4422.

 **Ulster Bank**

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